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I hereby certify that this correspondence is being facsimile transmitted to the United States Patent Office, number 1-571-273-8300, or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope, or filed electronically and addressed to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on **July 27, 2009**.

/Michael Chen/

Michael Chen

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	10/657,456	Confirmation No.	9809
Applicant	:	Michael Hattersley et al.		
Filed	:	September 08, 2003		
TC/A.U.	:	3691		
Examiner	:	Shrestha, Bijendra K.		
Docket No.	:	GP-03-01		
Customer No.	:	30349		

Title: **METHOD AND SYSTEM FOR UNDERWRITING AND SERVICING FINANCIAL ACCOUNTS**

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL

Sir:

Enclosed please find the following:

1. Transmittal (In Duplicate);
2. Request for Continued Examination (1 Page plus Duplicate);
3. Response to Office Action Final mailed January 26, 2009 (9 Pages);
4. Petition for 3 Month Extension of Time (1 Page plus Duplicate);
5. Certificate of Transmission (In Duplicate);
6. Deposit Account Authorization (In Duplicate);

Claim Fee Calculation:

	Claims After Amendment	Previously Paid For	Present Extra	Rate (\$)	Additional Fee (\$)
Total	20	- 20	= 0	x \$52	\$0
Independent	3	- 3	= 0	x \$220	\$0

The Commissioner is authorized to charge any deficiencies in fees and credit any overpayment of fees to Deposit Account No. 50-2019. A duplicate of this transmittal is enclosed.

Respectfully submitted,
JACKSON & CO., LLP®

Dated: July 27, 2009

By: /Seong-Kun Oh/
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